

**Certificate of Notice Page 1 of 3**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Brian Garton  
Samantha Santoro  
Debtors

Case No. 15-14753-elf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2016.  
db/jdb +Brian Garton, Samantha Santoro, 2306 Old Bethlehem Pike, Sellersville, PA 18960-1230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
MICHAEL SETH SCHWARTZ on behalf of Joint Debtor Samantha Santoro msbankruptcy@verizon.net  
MICHAEL SETH SCHWARTZ on behalf of Debtor Brian Garton msbankruptcy@verizon.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Brian Garton Samantha Santoro	<u>Debtors</u>	CHAPTER 13
Nationstar Mortgage LLC	<u>Movant</u>	NO. 15-14753 ELF
vs.		
Brian Garton Samantha Santoro	<u>Debtors</u>	11 U.S.C. Section 362
William C. Miller Esq.	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by Movant on Debtor's residence is **\$13,736.11**, which breaks down as follows;

Post-Petition Payments:	April 2016 through August 2016 at \$2,608.47
Fees & Costs Relating to Motion:	\$1,026.00 (\$850.00 fees and \$176.00 costs)
Suspense Balance:	\$332.24
<b>Total Post-Petition Arrears</b>	<b>\$13,736.11</b>

2. Debtors shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, Debtors shall tender a down payment of **\$2,608.47**.

b). Beginning September 2016 and continuing through February 2017, until the arrearages are cured, Debtors shall pay the present regular monthly payment of **\$2,608.47** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$1,854.60** towards the arrearages on or before the last day of each month at the address below;

Nationstar Mortgage, LLC  
Attn: Bankruptcy Department  
P.O. Box 619094  
Dallas, TX 75261

c). Maintenance of current monthly mortgage payments to Movant thereafter.

3. Should Debtors provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify debtors and debtor's attorney of the default in writing and Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

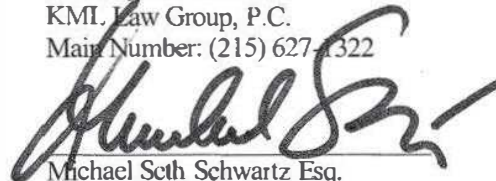
8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.


Date: July 25, 2016

By: /s/ Joshua I. Goldman, Esquire  
Joshua I. Goldman, Esquire  
Thomas Puleo, Esquire  
Attorneys for Movant  
KML Law Group, P.C.  
Main Number: (215) 627-1322

Date: 8-4-16

  
Michael Seth Schwartz Esq.  
Attorney for Debtors

Approved by the Court this 9th day of August, 2016. However, the court retains discretion regarding entry of any further order.

  
ERIC L. FRANK  
CHIEF U.S. BANKRUPTCY JUDGE